

MEETING OF CREDITORS

In re:

JIMMY MICHAEL HENRIQUEZ BAEZ

Case No. 19-03575-MCF

MARGARITA GONZALEZ DE LEON

Chapter 13

Attorney Name: ROBERTO FIGUEROA CARRASQUILLO*

I. Appearances			Date & Time: 7/31/2019 11:24:00AM
Debtor	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	<input checked="" type="checkbox"/> R <input type="checkbox"/> NR LV: \$150 (PV \$174)
Joint Debtor	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	<input checked="" type="checkbox"/> This is debtor(s) 1 Bankruptcy filing.
Attorney for Debtor	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	Creditors:
[] Prose			
[X] Appearings: Roberto Figueroa Carrasquillo, Esq.			<u>Banco Popular de P.R. by Mrs. Doris Vilches</u>
II. Oath Administered			
[X] Yes [] No			

III. Plan

Date: 06/24/2019 Base: \$13,440.00 Payments 1 made out of 1 due.

Confirmation Hearing Date: 8/23/2019 1:30:00PM

Evidence of Pmt shown:

Attorney's fees as per R. 2016(b)

\$4,000.00 - \$99.00 = \$3,901.00

IV. Status of Meeting

 Closed Not Held Held/Continued Held/Not Closed Continued

Continued Date:

Comments:

 M.T.D. to be filed by Trustee: Debtor(s) failed to: Appear: Commence payments Keep payments current does (do) not qualify as a debtor (§109): MTD Already filed, see Docket: Other:

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(Cont.)

Trustee's Report on Confirmation

 FAVORABLE UNFAVORABLE

<input type="checkbox"/> Feasibility	<input type="checkbox"/> No provision for secured creditor(s)
<input type="checkbox"/> Insufficiently funded	<input type="checkbox"/> Tax returns missing
<input type="checkbox"/> Unfair discrimination	<input type="checkbox"/> State - years
<input type="checkbox"/> Fails disposable income	<input type="checkbox"/> Federal - years
<input type="checkbox"/> Fails liquidation value test	
<input type="checkbox"/> Insuarence quote	

Pending/Items/ Documents:

<input type="checkbox"/> DSO Recipient's Information	<input type="checkbox"/> Monthly reports for the months
<input type="checkbox"/> Evidence of being current with DSO	<input type="checkbox"/> Public Liability Insurance
<input type="checkbox"/> Evidence of income	<input type="checkbox"/> Premises <input type="checkbox"/> Vehicle(s): <input type="checkbox"/> Licenses issued by:

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Trustee's objection to confirmation

 Objection to Confirmation Oral objection by creditor

ACP: 5

Household size: 4

Disp. Income under 1325(b)(2): -1,530.84

FEASIBILITY, 11 USC §1325 (a)(6):

Plan provides direct payment for retirement loan, however, Schedule I does not disclose retirement loan payroll deduction.

OTHER:

- a. Provide maturity date for retirement loan.
- b. Line 5.1 of the plan does not disclose liquidation value at present value for \$174.00.

The following party(ies) object(s) confirmation:

s/Miriam Salwen

Date: 07/31/2019

Trustee/Presiding Officer

(Rev. 05/13)